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FEGLI

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE

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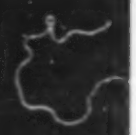
BASIC LIFE

PLUS

OPTION A
Standard

OPTION B
Additional

OPTION C
Family



A Description and Certification of Enrollment in the FEGLI Program

U.S. Office of Personnel Management
Destroy previous editions

SF 2817 A
FPM Supplement 970-1
Rev. October 1985

PM 1. 2:

Almost everyone needs some life insurance. Through the FEGLI Program, the Federal Government offers you an opportunity to participate in this group plan which offers low rates and the convenience of payment through payroll deductions. In addition, the Government pays one-third of the cost of your Basic Life insurance.

Most Federal employees are eligible to enroll in the FEGLI Program. If you have a question concerning your eligibility, see your employing office. Participation is entirely voluntary. However, if you are eligible, you are automatically covered for Basic Life unless you waive this coverage.

Your decision to elect or waive life insurance coverage should be based on your evaluation of your personal and family situation and needs, your existing insurance coverage, and your short and long term plans. If you elect FEGLI coverage, you may cancel at any time at a later date. Any question regarding your insurance should be directed to your employing office.

The group insurance provided by this plan is underwritten by a large number of private insurance companies which write group insurance. The Office of Federal Employees' Group Life Insurance, located at 4 East 24th Street, New York, NY 10010, has been established to administer the contract on behalf of these companies.

Federal Employee's Group Life Insurance builds no cash or loan value, or paid-up or extended insurance, nor, in most cases, can it be assigned to anyone before a loss occurs. It is intended as a form of immediate protection against financial hardship or loss in the event of death. Therefore, it is not offered as a form of life insurance with cash values, which might be purchased through non-Government insurance agents.

If you are insured for FEGLI, this booklet summarizes for you the benefits to which you are entitled, to whom the benefits are payable, to whom the claims shall be submitted and other provisions of the Office of Personnel Management's Group Policy which principally affect you. This booklet, when supplemented by your copy of the Life Insurance Election form, SF 2817, (which you should attach to the inside back cover), constitutes the Certificate of Insurance which explains the coverages you have elected as reflected on your election form.

The costs for all coverages may increase or decrease from time to time. Any such change would be made by the Office of Personnel Management only after careful analysis of FEGLI program experience.

This booklet is not a contract of insurance. Your rights and benefits are governed by provisions of Chapter 87, title 5, U.S. Code; Parts 870, 871, 872, and 873 of the regulations of the Office of Personnel Management (5 CFR); and the Group Policy purchased by the Office of Personnel Management.

The Group Policy which provides the insurance referred to in this booklet may be modified or terminated as may be required such as by change in the Federal Employees' Group Life Insurance law. Any such modification or termination, however, will not affect adversely any claim arising from death or injury occurring before the modification or termination.

Acquaint yourself and your family with the information in this booklet. Keep it and your copy of the Life Insurance Election form, SF 2817, in a safe place known to you and your family so that in the event of death, survivors will not overlook any insurance benefits which may then be payable.

Office of Federal Employees' Group Life Insurance

Office of Personnel Management

This booklet is divided into two parts, which are preceded by a brief overview, "FEGLI At A Glance," describing the main provisions of the program in easy to understand language. Part I, "FEGLI—A Closer Look," contains greater details. Part II, "General Information," includes information about eligibility, enrollment, and general procedures. It also contains "Questions and Answers," examples of employee elections of insurance coverage, an election worksheet, a sample election form, and a table which shows effective dates of insurance resulting from various events.

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FEGLI

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE

Your Life Insurance at a Glance

BASIC LIFE

- Life insurance coverage is equal to actual rate of annual basic pay (rounded to the next $1,000) plus $2,000 or $10,000, whichever is greater
- Extra benefit...Double life insurance benefits until age 36, decreasing at 10% per year until age 45, at which time the extra coverage will end
- Accidental death and dismemberment coverage; no extra benefit for AD&D

You must elect Basic Life to be eligible for the options.

PLUS

OPTION A—Standard

- Additional $10,000 life insurance coverage
- Additional $10,000 accidental death and dismemberment coverage

OPTION B—Additional

- You can choose Additional life insurance coverage equal to one, two, three, four, or five times actual rate of annual basic pay (after basic pay is rounded to the next $1,000)

OPTION C—Family

- Spouse—$5,000 life insurance coverage
- Each dependent child—$2,500 life insurance coverage

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Part One- FEGLI - A Closer Look

Basic Life

Life Insurance Coverage

Basic Insurance Amount: Coverage equal to the greater of (a) your actual rate of annual basic pay (rounded to next $1,000) plus $2,000 or (b) $10,000. The maximum amount of basic pay that may be used to determine your Basic Insurance Amount is the actual rate of annual basic pay payable for positions at level II of the Executive Schedule under section 5313 of title 5, United States Code.

Your Basic Insurance Amount depends upon your annual basic pay. You may use the work table below to compute your Basic Insurance Amount.

Work Table

Line 1	Your current actual rate of annual basic pay	$ _____
Line 2	If not an exact thousand, round to next thousand	$ _____
Line 3	Add $2,000	+$ 2,000
Line 4	Your Basic Insurance Amount (Line 2 plus Line 3)	$ _____

Extra Benefit for employees under age 45: This Extra Benefit doubles the amount of life insurance payable if you are age 35 or younger. Beginning on your 36th birthday, the Extra Benefit decreases 10% each year until, at age 45, there is no Extra Benefit.

To determine the total amount of Basic Life insurance, including the Extra Benefit, multiply your Basic Insurance Amount by the Age Multiplication Factor shown below:

Your Age at Death	The Age Multiplication Factor Is
35 or under	2.0
36	1.9
37	1.8
38	1.7
39	1.6
40	1.5
41	1.4
42	1.3
43	1.2
44	1.1
45 and over	1.0

You may use the work table below to determine your Total amount of Basic Life insurance (which includes the Extra Benefit).

Line 5	Your Basic Insurance Amount (from line 4, of the work table)	$ _____
Line 6	Age Multiplication Factor (from Table)	X _____
Line 7	Total amount of Basic Life insurance including the Extra Benefit	$ _____

Continuation of Life Insurance after Retirement

The life insurance coverage under Basic Life may be continued into retirement as described on page 4.

Accidental Death and Dismemberment Coverage (AD&D)

Accidental Death and Dismemberment benefits are a feature of Basic Life for employees. For the conditions of payment of these benefits, see page 7. Accidental Death benefits are equal to the amount of your Basic Insurance Amount (line 4 of the work table), but without the Extra Benefit.

Accidental Dismemberment benefits for the loss of a hand, foot or eye are equal to one half of the Basic Insurance Amount; however, if you lose any two of these, the full amount is payable. Accidental Dismemberment benefits for such loss are payable to you. **The Accidental Death and Dismemberment coverage is not continued after your retirement.**

Cost of Basic Life

The cost of Basic Life for active employees is based on your Basic Insurance Amount (line 4 of the work table). You pay two-thirds of the total cost, and the Government pays one-third. The cost to you is 20 cents biweekly, or 43.3 cents monthly, for each $1,000 of the Basic Insurance Amount. The extra benefit for employees under age 45 is provided without additional cost.

You must be enrolled in the Basic Life insurance in order to elect any of the options.

Option A—Standard

Life Insurance Coverage

If you have enrolled for Basic Life, you may elect Option A—Standard, in the amount of $10,000. If your actual rate of annual basic pay is more than the maximum Basic Insurance Amount plus the $10,000 in coverage under this option, you may purchase a higher amount of Option A—Standard, so that the sum of your Basic Insurance Amount and your Option A—Standard equals your actual annual basic pay rounded to the next $1,000.

You pay the full cost of this insurance. The cost depends upon your age and the withholdings increase as you reach the next age group, as shown in the table below. For insurance withholding purposes, you reach these ages in January of the year after your birthday.

Age Group	Withholding for $10,000 Insurance	
	Biweekly	Monthly
Under age 35	$ .55	$ 1.19
35 through 39	.70	1.52
40 through 44	1.00	2.17
45 through 49	1.60	3.47
50 through 54	2.70	5.85
55 through 59	6.00	13.00
60 and over	7.50	16.25

Continuation after Retirement

The Option A—Standard life insurance may be continued into retirement as outlined on page 4.

Accidental Death and Dismemberment Coverage (AD&D)

Option A—Standard includes coverage for accidental death and dismemberment up to the face amount of the Option A—Standard life insurance coverage. For the conditions of payment of these benefits, see page 7. **The Accidental Death and Dismemberment coverage is not continued after your retirement.**

Option B—Additional

Life Insurance Coverage

If you have enrolled for Basic Life, you may elect Option B—Additional in an amount equal to one, two, three, four or five times your annual basic pay (after rounding to next $1,000). The maximum amount of basic pay to be used is the actual rate of annual basic pay payable for positions at level II of the Executive Schedule under section 5313 of title 5, United States Code.

The amount you choose should be based on your individual needs (see the examples on page 11) and will determine the amount of withholding.

The amount of your life insurance under Option B—Additional depends upon (1) your actual rate of annual basic pay and (2) the number of multiples you elect. You may compute this amount by using the table below.

Line 1	Your current actual rate of annual basic pay	$ _____
Line 2	If not an exact thousand, round to next thousand	$ _____
Line 3	Number of multiples you elect (1, 2, 3, 4, or 5)	X _____
Line 4	Amount of Option B—Additional insurance (line 2 times line 3)	$ _____

You pay the full cost of this insurance. The cost depends upon your age and the withholdings increase as you reach the next age group, as shown in the table below. For insurance withholding purposes, you reach these ages in January of the year after your birthday.

Age Group	Withholding Per $1,000 Insurance	
	Biweekly	Monthly
Under age 35	$ .04	$ .087
35 through 39	.05	.108
40 through 44	.08	.173
45 through 49	.16	.347
50 through 54	.27	.585
55 through 59	.60	1.300
60 and over	.95	2.058

Accidental Death and Dismemberment coverage is not included in Option B—Additional. However, the amount of life insurance you have elected and is in force under Option B—Additional is payable if you die, regardless of the cause of death.

Continuation after Retirement

The Option B—Additional Insurance may be continued after retirement as outlined on page 5, subject to reduction of 2 percent per month for 50 months, at which time coverage will end.

Option C—Family

Life Insurance Coverage

If you have enrolled for Basic Life, you may elect Option C—Family to cover "eligible family members": $5,000 for your spouse and $2,500 for each dependent child.

"Eligible family members" means your spouse and your unmarried dependent children (other than a foster child or a stillborn child), including an adopted child, a stepchild (but only if the stepchild lives with you in a regular parent-child relationship), or a recognized natural child who is either living with you or who is receiving regular and substantive support from you. To be covered, a child must be under 22 years of age or, if 22 or over, incapable of self-support because of mental or physical disability which existed before the child became 22 years of age.

If you should acquire another eligible family member while insured for Option C—Family, he or she will be covered automatically. When you no longer have any family member eligible for this coverage, you must cancel the Option C—Family. (This is not automatic; you must notify your employing office.)

Claims for family members covered under Option C—Family are paid to you as the insured employee in accordance with the FEGLI law; no other designations are permitted.

You pay the full cost of this insurance. The cost depends on your age and the withholdings increase as you reach the next age group, as shown in the table below. For insurance withholding purposes, you reach these ages in January of the year after your birthday. Withholdings do not vary based on family size.

Age of Employee	Withholding Biweekly	Withholding Monthly
Under age 35	$ .30	$ .65
35 through 39	.31	.67
40 through 44	.52	1.13
45 through 49	.72	1.56
50 through 54	1.10	2.38
55 through 59	2.00	4.33
60 and over	3.00	6.50

Accidental Death and Dismemberment coverage is not included in Option C—Family. However, the amount of life insurance in force under Option C—Family is payable if any eligible family member dies, regardless of the cause of death.

Continuation after Retirement

The Option C—Family life insurance may be continued after retirement as outlined on page 5, subject to reduction of 2 percent per month for 50 months, at which time coverage will end.

Continuation of Coverage After Retirement

Basic Life

Your Basic Life coverage may be continued after you retire if: (1) you retire on an immediate annuity, (2) you had been insured for this Basic Life or "regular insurance" coverage for the entire period(s) during which coverage was available to you, or for the last five years of service immediately before your retirement, and (3) you do not convert it to an individual policy (see page 9).

In April 1981, "Regular Insurance" was restructured and renamed "Basic Life." For continuation of coverage purposes, the five years of participation includes coverage for "Regular Insurance" and/or "Basic Life."

Your Basic Insurance Amount plus any Extra Benefit determined by the Age Multiplication Factor is continued into retirement and the Basic Insurance Amount does not begin to reduce until the end of the month after which you reach age 65 (or when you retire, if later). **Accidental Death and Dismemberment coverage stops at retirement.**

Cost of post-retirement Basic Life coverage: The cost of post-retirement coverage depends upon the level of protection you want to retain after you reach age 65 (or when you retire, if later). At the time you retire, you choose one of the three levels described below:

Election	Cost Monthly	Cost Biweekly
1. 75% REDUCTION—Amount of insurance reduces 2% per month after age 65 to a minimum of 25% of your Basic Insurance Amount at retirement.	No Cost	No Cost
2. 50% REDUCTION—Amount of insurance reduces 1% per month after age 65 to a minimum of 50% of your Basic Insurance Amount at retirement.	$ .65 per $1,000* *of Basic Insurance Amount at retirement	$ .30 per $1,000*
3. NO REDUCTION—100% of your Basic Insurance Amount at retirement is retained after age 65.	$1.75 per $1,000* *of Basic Insurance Amount at retirement	$ .81 per $1,000*

If you choose the 75% Reduction (election 1) and retire before December 31, 1989, there is no cost to you after retirement, regardless of your age. If you retire after December 31, 1989, and you elect the 75% Reduction, the life insurance withholdings will be at the same rate to age 65 as for active employees and withholdings will be deducted from your annuity.

If you choose the 50% Reduction (election 2) or No Reduction (election 3), the full cost of the additional protection will be deducted from your annuity. The withholdings begin at retirement and continue for life or until the election is cancelled or coverage is otherwise discontinued.

The election of 50% Reduction or No Reduction must be made at the time you retire. You may cancel either election later. If you cancel, the amount of your life insurance will be computed as if you had originally elected the 75% Reduction. Withholdings will stop, and you will not be entitled to a refund of the withholdings already paid.

Option A—Standard

Your Option A—Standard coverage (normally $10,000 coverage) may be continued after you retire, if: (1) you continue your Basic Life coverage, (2) you had been insured for Option A—Standard insurance or the "Optional Insurance" for the entire period(s) during which this coverage was available to you, or for the last five years of service immediately before your retirement, and (3) you do not convert it to an individual policy.

In April 1981, "Optional Insurance" was renamed "Option A—Standard." For continuation of coverage purposes, the five years of participation includes coverage for "Optional Insurance" and/or "Option A—Standard."

When you retire at age 65 or over, or when you reach age 65 if you retire before that age, your Option A—Standard will reduce by 2% each month until it reaches 25% of the preretirement amount. The first reduction is effective at the end of the month after the month in which you reach age 65 (or when you retire, if later). **Accidental Death and Dismemberment coverage stops at retirement.**

Withholdings will continue to be made from your annuity for your Option A—Standard through the month in which you reach age 65, if you retire before that age. No withholdings are required after you are age 65 and retired.

Option B—Additional

Your Option B—Additional insurance may be continued after you retire if: (1) you continue your Basic Life coverage, (2) you have been insured for Option B—Additional insurance for the entire period(s) during which this coverage was available to you, or for the last five years of service immediately before your retirement, and (3) you do not convert it to an individual policy. The amount of Option B—Additional coverage you may continue will be at the lowest multiple of insurance coverage that was in effect for:

a) the 5 years of service immediately preceding the date of retirement or,

b) the entire period(s) of service during which the Option B—Additional coverage was available to you, if covered less than 5 years.

Effective at the end of the month after the month in which you become age 65 or retire (if later), Option B—Additional coverage will reduce by 2 percent per month for 50 months, at which time coverage will end.

Withholdings will be made from your annuity for Option B—Additional through the month in which you reach age 65. No withholdings are required after you are age 65 and retired.

Option C—Family

Your Option C—Family insurance may be continued after you retire if: (1) you continue your Basic Life coverage, (2) you have been insured for Option C—Family insurance for the entire period(s) during which this coverage was available to you, or for the last five years of service immediately before your retirement, and (3) you do not convert it to an individual policy. Option C—Family insurance is not considered as being "available to you" during periods when you had no eligible family members.

Effective at the end of the month after the month in which you became age 65 or retire (if later), your Option C—Family insurance will be reduced by 2 percent per month for 50 months, at which time coverage will end.

Withholdings from your annuity will be made through the month in which you reach age 65. No further withholdings are required after you are age 65 and retired.

Part Two- General Information

Effective Dates of FEGLI Coverage

Most civilian employees of the Federal Government and the District of Columbia are eligible to participate in the FEGLI Program. Basic Life insurance coverage is effective on the first day you enter pay and duty status unless you waive this coverage before the end of your first pay period. Optional coverages are effective for new employees on the day an affirmative election is received in the employing office. To acquire any coverage you must actually be on duty at your workplace and not on annual or sick leave, excused absence, or otherwise absent from duty.

More precise information on the effective dates of insurance coverage is reflected in the tables on pages 16 and 17.

You **must** complete a Life Insurance Election form, SF 2817 to waive insurance. If you do not complete an election form, you will automatically be enrolled for Basic Life and withholdings will be made from your pay.

Conditions for Changing Election

Basic Life

If you have on file a valid waiver of Basic Life, you will not be eligible to enroll for Basic Life unless you meet the following three requirements for cancellation of a waiver: (1) you are under age 50, (2) one year has elapsed since the effective date of your last waiver, and (3) you furnish, at your own expense, satisfactory evidence of insurability on a Request for Insurance form, SF 2822. Such evidence of insurability must be solely for the purposes of obtaining Federal Employees' Group Life Insurance and must be a current examination. The report should be received in the Federal Employees' Group Life Insurance office within 60 days of the date of examination. An exception is made if you return to Federal Service after a break in service of at least 180 days. Under such circumstances, any previous waiver of all life insurance coverage or a declination of one or more of the optional coverages is automaticaly cancelled. Though you will automatically be enrolled for Basic Life (unless you waive the coverage by completing a new SF 2817) you must affirmatively elect any of the optional coverages within 31 days after return to Federal service.

Neither a retiree nor an employee who is a compensationer is eligible to elect Basic Life.

You may cancel the Basic Life insurance at any time, but if you do so, you will lose all optional insurance at the same time.

Optional Coverages

You must be enrolled in Basic Life in order to elect one or more of the optional coverages: Option A—Standard, Option B—Additional, Option C—Family.

Option A—Standard

If you have on file a valid declination of Option A—Standard you will be eligible to enroll for this coverage if you meet the same three requirements for cancellation of a waiver as cited under Basic Life. The exception regarding a break in service of at least 180 days also applies.

The effective date of your Option A—Standard enrollment, if you meet the requirements, is the first day you actually enter on duty in a pay status on or after the day your election is received in the employing office following approval of your Request for Insurance (SF 2822) by the Office of Federal Employees' Group Life Insurance (OFEGLI). You must enter such pay and duty status within 31 days following the date of approval by OFEGLI. You may cancel Option A—Standard insurance at any time by completion of a new Life Insurance Election form, SF 2817.

Neither a retiree nor an employee who is continuing Basic Life as a compensationer is eligible to cancel a previous declination of Option A—Standard.

Option B—Additional

If you have on file a valid declination of Option B—Additional, you will be eligible to enroll for this coverage if you meet the same three requirements for cancellation of a waiver as cited under Basic Life. The exception regarding a break in service of at least 180 days also applies.

Also, if already enrolled for Option B—Additional for less than 5 multiples, you may later increase the number of multiples by meeting the three requirements for cancellation of a waiver.

The effective date of your Option B—Additional enrollment or increase is the first day you actually enter on duty in a pay status on or after the day your Life Insurance Election form, SF 2817, is received in the employing office and within 31 days following the date of the approval of the Request for Insurance form, SF 2822, by the Office of Federal Employees' Group Life Insurance.

However, you do not need a 180 day break in service or to meet the three requirements cited under Basic Life if the following circumstances occur:

(1) If you are under age 36, you may enroll in Option B—Additional if you marry or acquire a child as defined on page 3. You may choose a number of multiples equal to the number of family members acquired. For example, if you were to marry, you could enroll for one multiple; or if you were to acquire twin children, you could enroll for two multiples. The number of multiples you may elect is limited to the number of eligible family members acquired with the event permitting enrollment.

(2) If you are under age 50, and you already have coverage of at least one multiple, you may increase the number of multiples upon marriage or acquisition of an eligible child. The number of additional multiples you may elect is limited to the number of eligible family members you acquire with the event permitting the increase.

The time limit for electing or increasing the number of Option B—Additional multiples is within 60 days following the date of the event.

You may cancel any optional insurance you have or reduce the number of multiples under Option B—Additional at any time by the completion of a new Life Insurance Election form (SF 2817).

If you return to Federal Service after a break in service of less than 180 days and wish to enroll for Option B—Additional, you will not be permitted to enroll for a greater number of multiples than you had upon separation unless you meet the requirements for cancellation of a waiver or declination of insurance. However, if you are under age 50 and one of the events permitting your enrollment or an increase in multiples has occurred during the intervening separation from covered service or during the 60 day period immediately before your separation, you will have 31 days from the date of reemployment or 60 days from the date of the event, whichever gives you more time, in which to enroll or increase the multiples.

Neither a retiree nor an employee who is continuing Basic Life as a compensationer is eligible to cancel a previous declination of Option B—Additional.

Option C—Family

If you have declined Option C—Family (but you have Basic Life), you may elect this optional coverage upon marriage, or upon acquisition of an eligible child. Under these circumstances, your election must be received in your employing office within 60 days after the date of the event which permits the election. However, if you were not serving in a covered position (a position in which you are eligible to enroll in FEGLI) on the date of the event, or if it occurred during the 60 days before your separation from a covered position, the time limit may be extended up to 31 days after you are again employed in a covered position. The same general exception cited above under Basic Life applies if you return to Federal service after a break in service of at least 180 days. In such a case, your previous declination of Option C—Family would be automatically cancelled and you must affirmatively elect Option C—Family within 31 days after return to Federal service.

If you do not have Basic Life and want to elect Option C—Family, you must enroll for Basic Life (see page 3) following marriage or the acquisition of an eligible child. If the event occurred during the year following your waiver of Basic Life, you must enroll for Basic Life (cancel the waiver) and elect Option C—Family within 31 days after first becoming eligible to cancel the waiver, or 60 days after the date of the event. The effective date of your Option C—Family coverage will be the first day you actually enter on duty in a pay status on or after the day you file the election and Basic Life is in force.

You may cancel any Option C—Family insurance you may have by completion of a new Life Insurance Election form, SF 2817.

Neither a retiree nor an employee who is continuing Basic Life as a compensationer is eligible to cancel a previous declination of Option C—Family.

If Your Basic Pay Changes

The amount of your insurance will change if your annual basic pay changes to a higher or lower $1,000. The new amount of insurance will be effective on the date the pay change occurs. For all insurance purposes, a pay change is deemed to occur (1) on the stated effective date of the change or the date such change is approved, whichever is later, or (2) on the effective date of the change when a retroactive adjustment is actually the correction of an error, unless otherwise stipulated in a law providing for the change.

Conditions of Payment of Insurance Benefits

Life Insurance Benefits

The amounts of life insurance under Basic Life, Option A—Standard, Option B—Additional and Option C—Family (excluding Accidental Death coverage) are payable in the event of your death (or the death of an eligible family member) if death occurs while insured, no matter how caused.

Accidental Death and Dismemberment Insurance Coverage

Accidental Death and Dismemberment benefits are payable under Basic Life and Option A—Standard if you receive bodily injuries solely through violent, external and accidental means (other than those noted under "Exceptions") and if, as a direct result of the bodily injuries, independently of all other causes, and within 90 days afterwards, you lose your life, limb, or eyesight. Loss of limb is defined as the loss of a hand or a foot by severance at or above the wrist joint or ankle joint, respectively. Loss of sight, either in one or both eyes, must be total and permanent.

Half the amount of such insurance is payable to you for the loss of one limb or sight of one eye under such circumstances, or the full amount for two or more such losses. The full amount of such insurance is payable in the case of loss of life. The Accidental Death benefit is in addition to any life insurance benefit payable and is based upon the Basic Insurance Amount (not the Extra Benefit increased by an Age Multiplication Factor, if any) and the Option A—Standard insurance amount, if you are also enrolled for this coverage.

For all such losses resulting from any one accident, no more than the full amount of accidental death and dismemberment insurance is payable.

Exceptions—Payment for accidental death or dismemberment will not be made if your death or loss is caused:

- wholly or partly, directly or indirectly, by disease or bodily or mental infirmity, or by medical or surgical treatment or diagnosis thereof, or
- wholly or partly, directly or indirectly, by ptomaine or by bacterial infection, except only septic infection of and through a visible wound sustained solely through violent, external and accidental means, or
- wholly or partly, directly or indirectly, by hernia, no matter how or when sustained or
- directly or indirectly by war (declared or undeclared), any act of war, or any aggression by armed forces, against the United States, in which nuclear weapons are actually being used, or
- directly or indirectly by war (declared or undeclared), any act of war, armed aggression, or insurrection, in which you are, at the time the bodily injuries are sustained, in actual combat, or
- by or the result of intentional self-destruction or intentionally self-inflicted injury, while sane or insane.

About Beneficiaries

Basic Life, Option A—Standard and Option B—Additional

You do not need to name a beneficiary if you wish to have the death benefits of your insurance paid in the order of precedence noted below. If you designate, and are survived by a designated beneficiary, the benefits will be paid to the beneficiary. However, if you wish to prevent payment of your insurance benefits to the estate of a beneficiary who survives you by only a short period of time, you may add a "common disaster clause" in your designation. The clause would specify that your beneficiary is entitled to payment only if he or she survives you for a period of time (not exceeding 30 days). If there is no designated beneficiary surviving, or you did not designate a beneficiary, the benefits will be paid in the following order of precedence:

(1) Your widow or widower.

(2) Your child or children in equal shares, with the share of any deceased child distributed among the descendants of that child.

(3) Your parents in equal shares or the entire amount to the surviving parent.

(4) The duly appointed executor or administrator of your estate.

(5) Your next of kin under the laws of your domicile at the time of your death.

If you have no survivor falling in category (1), the benefits will be paid to the survivors falling in category (2), and so on, as necessary.

If you want to name a beneficiary or change a prior designation, you can do so by filing a written notice on Standard Form 2823 (formerly SF 54), Designation of Beneficiary form signed and witnessed, with your employing office or retirement system, if retired. If you presently have a designation on file and wish no change, it is not necessary to file a new SF 2823. A witness to the designation may not receive payment as a beneficiary. You do not need the consent of anyone to change your beneficiary. **A designation of beneficiary is automatically canceled on the day you transfer to another agency or 31 days after you cease to be insured.** If your

insurance is continued when you retire or while you are receiving workers' compensation, your designation of beneficiary remains in effect. If you transfer to another agency or reacquire insurance for any reason and still want your insurance benefits paid to a designated beneficiary, you must file another designation with your new agency. Any designation of beneficiary, to be valid, must be received by your employing office or retirement system, if retired, before your death.

If you name more than one beneficiary, be sure to specify their respective interests in your insurance benefits; otherwise they will share equally. If a designated beneficiary dies before you do, his or her rights and interests in your insurance benefits end automatically. If more than one beneficiary is named, the share of any predeceased designated beneficiary shall be distributed among surviving beneficiaries, or entirely to the survivor, if any.

If you have a trust arrangement established under either your last will and testament or under a formal Trust Agreement, you may arrange to designate such trustee as your beneficiary. Contact your employing office for assistance.

In the absence of a Designation of Beneficiary, SF 2823, your beneficiary may, at the request of OFEGLI, be required to furnish satisfactory documentation of his or her rights to payment.

If any person otherwise entitled to payment as explained under "About Beneficiaries" fails to make claim within one year after your death, or if payment to such person within that period is prohibited by Federal statute or regulation, payment may be made in the order of precedence as if such person had died before you.

If, within two years after your death, no claim has been made by any person entitled to payment, payment may be made to a claimant who, in the judgement of the Office of Personnel Management, is equitably entitled.

Your beneficiary may elect payment in other than a lump sum, if so desired. However, you or your beneficiary may not make such arrangements in advance of your death.

Option C—Family

You are the beneficiary under Option C—Family insurance. No other designation of beneficiary is permitted by the FEGLI law. Payment will be made in a lump sum. If you should die after the death of an insured family member, but prior to payment of your claim, payment will be made to the person (or persons) to whom your Basic Life insurance benefits are payable.

Filing a Claim Prior to Retirement

Your designated beneficiary or other survivor as described under "About Beneficiaries" must complete a claim form, Claim for Death Benefits (FE 6), and furnish written proof of your death (a **certified** copy of the death certificate). Your beneficiary should contact your employing office for a claim form. The completed claim form and proof of death should be sent to that office for submission to the Office of Federal Employees' Group Life Insurance.

An accident which results in loss of life, limb, or eyesight must be reported within 20 days after the accident. Proof of the loss resulting from the accident must be submitted on the form provided, Form FE 7, Claim for Accidental Dismemberment Benefits not later than 90 days after the date of the loss. However, if it is not possible to furnish notice or proof in the time specified, the requirements will be met if such notice or proof is furnished as soon as reasonably possible.

The Office of Federal Employees' Group Life Insurance has the right to have a physician examine you if you are claiming benefits for loss of limb or eyesight, as well as the right to require an autopsy in the event of a claim for accidental death benefits, unless an autopsy is forbidden by law.

If you have Option C—Family insurance and an insured family member dies, contact your employing office to obtain a claim form ("Statement of Claim", FE 6 DEP). A **certified** copy of the death certificate will be required. Additional documents may be requested.

Instructions on the claim form should be followed carefully in order to assure prompt handling of your claim. If you (or your beneficiary) have any questions about filing a claim or need assistance, contact your employing office or the Office of Federal Employees' Group Life Insurance, 4 East 24th Street, New York, N.Y. 10010.

Filing a Claim After Retirement

Your designated beneficiary or other survivor should notify your retirement system when your death occurs. The beneficiary should provide the retirement system, in writing, the deceased's name, date of birth, date of death, social security number, and retirement claim number. For Civil Service retirees, the Office of Personnel Management, Compensation Group, Employee Service and Records Center, Boyers, PA 16017, should be notified. Your retirement system will supply the proper form for obtaining benefits and inform your survivor where the claim form should be filed. It is the responsibility of the person to whom the benefits are payable to file a claim and to furnish proof of death and any other evidence which may be called for at that time. If you have Option C—Family insurance and an insured family member dies, contact your retirement system for the claim form which contains further instructions for filing a claim.

Discontinuance of FEGLI

Your insurance coverage stops on the earliest of the following dates:

(1) The date you are separated from Federal service (unless you are eligible to continue life insurance during retirement or while in receipt of Workers' Compensation).

(2) The date of expiration of a period of 12 months of continuous non-pay status. (Except if in receipt of Workers' Compensation.)

(3) The day immediately before you enter on active duty or active duty for training as a member of one of the uniformed services, unless the period of such duty is covered by military leave with pay from your civilian position. (By law, your FEGLI coverages terminate when you go into the military, even for active duty training, unless you are granted **military leave**—not annual leave, LWOP, etc.—by your agency).

(4) The date of any other change in your employment which results in your ceasing to be an employee eligible for insurance.

(5) At the end of the pay period in which it is determined that periodic pay, after all other deductions, is insufficient to cover the required withholdings. (In some instances, an employee's salary may be reduced by required withholdings, such as for court ordered child support and Federal income tax to a point at which deductions for existing life insurance coverage cannot be made. If the agency determines that this situation will continue for as long as 6 months, your life insurance must be terminated.)

(6) The last day of the pay period during which your employing office receives a waiver of insurance coverage from you.

(7) The date of termination of the Group Policy.

Your life insurance coverage as a retired employee stops on the earliest of the following dates:

(1) The date of termination of your annuity.

(2) The day immediately before you are in a pay status under an appointment to a position which makes you again an employee eligible for insurance under the group policy.

(3) The effective date of your voluntary cancellation of coverage.

(4) At the end of the month in which it is determined that your annuity after all other deductions, is insufficient to cover the required withholdings.

(5) The date of termination of the Group Policy.

If you are reemployed with the Federal Government, ask your employing office about your insurance rights as a reemployed annuitant.

Temporary Protection After Insurance Coverage Stops

If your Basic Life insurance and/or any of your optional coverages terminate for any reason other than waiver, declination or termination of the Group Policy, you continue to have life insurance protection (not accidental death and dismemberment) for 31 days thereafter. Accordingly, if you (or an eligible family member covered under Option C—Family) should die during this 31-day period, a benefit equal to the amount of your life insurance (excluding accidental death benefits) is payable, subject to proof in the usual manner. This death benefit is even payable if you have applied and paid your first premium for an individual conversion (direct-pay) policy. However, if for some reason your agency neglects to provide you with a notice of your right to convert in a timely manner, this error would not serve to extend your 31 days of temporary coverage. Also, if you had again become insured as an employee under the Group Policy before your death during the 31-day period, this death benefit will be reduced by the life insurance benefit which is then payable on your account under the Group Policy. Furthermore, if an individual conversion (direct-pay) policy is issued before your death (or the death of an eligible family member) during the 31-day period, this death benefit will be reduced by the amount of insurance for which the individual policy is issued unless the individual policy is surrendered without claim to the insurance company which issued it.

Converting to an Individual Policy

You may apply for an individual conversion (direct-pay) insurance policy for an amount up to the total of the Basic and Options A and B for which you are insured when the coverage stops as a result of one of the first 5 occurrences listed under "Discontinuance of FEGLI" if you do not continue coverage as a retired employee or compensationer. You may not convert if, within three calendar days after the date your insurance stops, you return to Government service in the same or another position in which you are eligible to reacquire Federal Employees' Group Life Insurance.

You may also convert your life insurance coverages upon retirement, although this should be carefully considered because Basic Life insurance may be continued without withholdings for employees retiring prior to December 1989, and the withholdings for other options are at group rates.

While it is not necessary to take a medical examination for the purchase of an individual direct-pay policy, the following conditions apply:

- The individual policy will be issued by any insurance company you select which has been accepted by the Office of Personnel Management as eligible and which has agreed to issue such policies under the provisions of the Group Policy.

- The individual policy may be in any form then customarily issued by the insurance company you select, except term insurance, but without disability or accidental death or dismemberment benefits.

- The individual policy may be written for an amount equal to or less than the amount of life insurance you have under the Group Policy on the date your insurance stops.

- Written application must be made within 31 days after insurance stops, or within 31 days of the date of your "Notice of Conversion Privilege" (SF 2819). If you fail to request conversion information within the 31-day time limit due to a cause beyond your control, the Office of Federal Employees' Group Life Insurance may allow you to convert your life insurance within 6 months from the date insurance stops. The premium will be that required for the form and amount of the policy applied for at the age and class of risk of the applicant at that time.

- Family members insured under Option C—Family, will have the privilege to convert their own coverage to individual policies (minimum coverage $1,000) for 31-days following death of the employee, or, during the 31-day extension of coverage if the employee does not convert the coverage during that same 31-day extension of coverage described in the preceding section. A family member will not have the right to convert under other circumstances where coverage stops, such as divorce of the spouse, or a child's marriage, or a child's attaining age 22.

For detailed information concerning the right to apply for an individual conversion (direct-pay) policy, you should contact your employing office or, if retired, your retirement system.

If You Are Receiving Workers' Compensation

If you become entitled to benefits from the Office of Workers' Compensation Programs (OWCP) for a job-related illness or injury which prevents you from working, you may continue your FEGLI coverage as an employee, including Accidental Death and Dismemberment coverage (AD&D), for up to 12 months of continuous leave-without-pay (LWOP).

Your FEGLI insurance coverage may be continued (AD&D is cancelled) after this 12-month period if:

a) you are in receipt of benefits from OWCP and are unable to return to duty, and,

b) you have been insured (1) for the coverages you wish to continue for the 5 years of service immediately preceding the date of your entitlement to benefits from OWCP or (2) the full period(s) of service during which the coverages were available to you if less than 5 years.

You must continue Basic Life to continue the options. Also, the number of multiples of pay you may continue under Option B—Additional is limited to the lowest number of multiples you had during the period which meets the above requirements.

For the 12-month period during which FEGLI coverage continues as an employee, you do not pay for the Basic Life coverage, but you do pay for optional coverage(s) through withholdings from your compensation payments.

At the end of 12 months continuous LWOP (or at separation, if earlier), your FEGLI insurance will either terminate or be continued for you as a compensationer. In either event, you will have the opportunity at that time to convert all or a portion of the insurance coverage(s) for which you were insured to an individual conversion (direct-pay) policy. If eligible to continue coverage, and you do not convert, withholdings will be made from your compensation payments as if you were retired.

At the completion, of 12 months LWOP, your employing office will issue to you an "Agency Certification of Insurance Status",(SF 2821). At that time you must complete the "Continuation of Life Insurance Coverage" (SF 2818). FEGLI life insurance coverage which is continued for you as a compensationer is subject to the same reductions at age 65 as if you were retired (see page 4).

Questions & Answers

1. **How much FEGLI coverage do I need?**
   It depends on your circumstances. Generally, you need protection most during the years you have children or other dependents at home, and it is likely that you will want to enroll for the maximum amount of life insurance coverage which you believe you can afford. As an aid, you may want to review the examples shown on pages 11 and 12.

2. **How do the Age Multiplication Factors discussed on page 2 affect the amount of my Basic Life insurance?**
   If you die before you reach 36 years of age, your beneficiary will receive your Basic Life insurance amount plus the Extra Benefit in an equal amount. The Age Multiplication Factor used to compute the Extra Benefit reduces 10% each year until you reach age 45, at which time no Extra Benefit is payable. The amount of AD&D coverage is not affected.

   There are no withholdings from your pay for this Extra Benefit.

3. **May I elect Option A, B, or C at any time?**
   No. As a newly eligible employee, you may elect Basic Life and any combination of Options A, B, and C within 31 days of your appointment without proof of insurability and regardless of your age. However, if you decline any or all of the options, you will have to qualify to cancel a declination to obtain that coverage later. See "Conditions for Changing Election" beginning on page 5.

   If you declined Option B—Additional, you will be able to elect it later if you are under age 36 and marry or acquire an eligible dependent child. If you decline Option C—Family, you will be able to elect it later if you marry or acquire an eligible dependent child. See "Conditions for Changing Election," page 5.

4. **If I marry or increase the number of eligible family members, may I increase the amount of FEGLI coverage?**
   Yes, if you are under age 36 you may elect Option B without proof of insurability and without waiting one year from the effective date of your last election. You may acquire coverage of one multiple for each new family member. If you are under age 50 and presently insured under Option B, you may increase the number of Option B multiples, without proof of insurability, by one multiple for each new family member. You may elect Option C—Family at any age.

   However, you must request these changes within 60 days after your marriage or the birth or adoption of a child, unless the event happened while separated from service (or within 60 days prior to separation from service), in which case you should consult your employing office without delay when you re-enter service. Also, if you marry and acquire a child during the year following a waiver of Basic Life, and promptly cancel that waiver at the end of the year, you will be permitted to elect Option C at the same time.

   Basic Life, Option A, and Option B may be elected at any time you meet the three basic requirements for cancellation of a waiver or declination (see page 5).

5. **Is there any choice as to the amount of FEGLI Basic coverage I can continue as a retiree after age 65?**
   There are three choices available to insured employees who are covered under Basic Life. Employees who retire can choose to purchase increased coverage through withholdings from annuity (see page 4).

6. **Do I need to designate a beneficiary for my life insurance?**
   No. If you do not designate a beneficiary, your death benefits will automatically be paid in accordance with the Order of Precedence provision in the Group Policy (see page 7).

   However, if you wish to designate a beneficiary, it is necessary to file a Designation of Beneficiary form (SF 2823) with your employing office, or if you are retired, your retirement system.

Claims for family members covered under Option C—Family are paid to you as the insured employee in accordance with the FEGLI law; no other designations are permitted.

7. **How should a claim be filed?**
In the event of your death, your beneficiary should contact the employing office where your Office Personnel Folder, or its equivalent, is maintained. A Claim for Death Benefits form, FE 6, and instructions will be furnished to your beneficiary.

In the event of the death of one of your family members covered under Option C—Family, contact your employing office for a Statement of Claim form FE 6—DEP, and instructions.

If you are retired, your retirement records are maintained by your retirement system. If you are a Civil Service retiree, the records are maintained by the Compensation Group, Office of Personnel Management, Employee Service and Records Center, Boyers, PA 16017. In the event of your death or the death of one of your covered family members, the name of the deceased, date of birth, date of death and CSA (or other retirement) number should be furnished to your retirement system.

8. **May I convert my Basic Life and optional insurance coverage if I terminate employment?**
Yes. It is your privilege to convert the amount of your Group Life insurance under Basic Life and all options to an individual conversion (direct-pay) policy (except term insurance). When you terminate your employment, obtain Agency Certification of Insurance Status form, SF 2821, from your employing office and follow the instructions for conversion.

9. **If I terminate my employment, do I receive a refund of any insurance withholdings?**
No. FEGLI is term insurance and your withholdings cover the cost of your insurance while employed. There is no cash surrender or loan value, or paid-up insurance.

10. **Are non-fulltime employees eligible for the various types of FEGLI coverage?**
Non-fulltime employees whose appointments are not limited to a year or less and who do not have intermittent appointments (that is, non-fulltime appointments without prearranged, regularly-scheduled tours of duty) are generally eligible to enroll in the FEGLI Program. The amount of insurance coverage is determined in the same way for fulltime and non-fulltime employees.

11. **Who can answer questions concerning my coverage?**
Contact the employing office where your Official Personnel Folder (or its equivalent) is maintained.

If retired, contact the office administering your retirement system. See question number 7 above for address for Civil Service retirees.

Examples of FEGLI Elections

Only you can make the decision as to how much FEGLI coverage you should choose. To assist you in making this determination, the following examples have been included to illustrate a number of insurance needs which can be met through this Program. As you will see, these examples consider both family and financial obligations, such as partially dependent parents; college tuition funds; home mortgages; supplemental income for survivors; outstanding debts and final expenses. You should consider your choices carefully and base your decision on insurance needs and on your insurance budget.

Employee A
- is age 22
- is single
- has 3 years of government service
- has annual basic pay of $15,000
- has parents who are partially dependent upon A's income

In the event of death, A would like to provide:

- parents with a lump sum of $49,000 which, when invested, would provide a monthly income of $400

Insurance Needs

Total insurance needs	$49,000

FEGLI Election

Basic Life (including Extra Benefit)	$34,000
Option B—Additional, at 1 times pay	$15,000
Total Coverage	$49,000

Employee B
- is age 30
- is married, with two young children
- has 10 years of government service
- has annual basic pay of $21,000
- has a $28,000 home mortgage

In the event of death, B would like to provide:

- an amount which will establish a limited college fund of $10,000 for each child
- an amount necessary to pay off the mortgage
- the family with a lump sum of $50,000 which, when invested, would provide an annual income of $4500 to supplement Federal Civil Service Survivor benefits for spouse and children
- financial protection against final expenses in the event of death of any family member

Insurance Needs

A. To set up college fund (two children)	$20,000
To pay off mortgage	$28,000
To provide supplemental income for spouse and children	$50,000
Total personal insurance needs	$98,000

B. Final expenses require coverage of at least $5,000 for spouse and $2,500 for each child.

FEGLI Election

A. Basic Life (including Extra Benefit)	$46,000
Option A—Standard	$10,000
Option B—Additional, at 2 times pay	$42,000
Total personal coverage	$98,000

B. In addition, Employee B elects Option C—Family Coverage, which provides $5,000 coverage on spouse and $2,500 on each child.

Employee C

- is age 33
- is married with three young children
- has 11 years of government service
- has annual basic pay of $28,000
- has an employed spouse
- has short and long term debts of $20,000
- has a $34,000 home mortgage

In the event of death, C would like to provide:

- a college fund of $10,000 for each of the three children
- an amount to pay off debts and mortgage
- $60,000 to provide, when invested, a monthly income of about $450 to spouse to supplement Federal Civil Service Survivor benefits
- C is not electing Option C—Family, because spouse is currently covered by a full program of group insurance at place of employment

Insurance Needs

To set up college fund (three children)	$ 30,000
To pay off debts and mortgage	$ 54,000
To set up fund to provide income to spouse	$ 60,000
Total insurance needs	$144,000

FEGLI Election

Basic Life (including Extra Benefit)	$ 60,000
Option B—Additional, at 3 times pay	$ 84,000
Total coverage	$144,000

Employee D

- is age 45
- is married with two children in high school
- has 20 years of government service
- has annual basic pay of $33,500
- has a $46,000 home mortgage
- has an employed spouse

In the event of death, D would like to provide:

- a college fund of $10,000 for each of the two children
- an amount necessary to pay off the mortgage
- $150,000 to provide the family with an annual income of $13,500 to supplement Federal Civil Service Survivor benefits
- financial protection against final expenses in the event of death of any family member

Insurance Needs

A. To set up college fund (two children)	$ 20,000
To pay off mortgage	$ 46,000
To provide supplemental income for spouse and children	$150,000
Total personal insurance needs	$216,000

B. Final expenses require coverage of at least $5,000 for spouse and $2,500 for each child

FEGLI Election

A. Basic Life	$ 36,000
Option A—Standard	$ 10,000
Option B—Additional, at 5 times pay	$170,000
Total personal coverage	$216,000

B. In addition, Employee E elects Option C—Family Coverage, which provides $5,000 coverage on spouse and $2,500 for each child.

Employee E

- is age 49
- is married with two grown children who are married.
- has 30 years of government service
- has annual basic pay of $49,500
- estimates that there would be $25,000 of debts, including estate taxes, that would be payable in the event of death
- is considering retirement in 6 years.

In the event of death, E would like to provide:

- an amount to pay off debts
- $225,000 to provide supplemental monthly income of about $1,700 to spouse, in addition to Federal Civil Service Survivor benefits
- a modest amount of protection for final expenses in the event of spouse's death
- maximum post-retirement coverage to protect spouse

Insurance Needs

A. To pay off outstanding debts	$ 25,000
To provide supplemental income for spouse	$225,000
Total personal insurance needs	$250,000

B. Final expenses require coverage of at least $5,000 for spouse

FEGLI Election

A. Basic Life	$ 52,000
Option A—Standard	$ 10,000
Option B—Additional, at 4 times pay	$200,000
Total personal coverage	$262,000

Note: Employee E decided to elect Option A—Standard because it provides continuing post-retirement coverage.

B. In addition, Employee E elects Option C—Family Coverage, which provides $5,000 of coverage on spouse.

NOTE: Since examples have been designed to assist you with electing coverage to meet your needs, generally, Accidental Death Benefits were excluded. If you were to die as the result of an accident while employed, you would be entitled to Accidental Death benefits under Basic Life and under Option A—Standard.

Summary

Situation	Personal Coverage					
	Total Personal Insurance Needs	Basic Life	Option A	Option B	Total Personal Insurance Elected	Option C
1. EMPLOYEE A	$ 40,000	$28,000	—	$ 12,000	$ 40,000	No
2. EMPLOYEE B	82,000	38,000	$10,000	34,000	82,000	Yes
3. EMPLOYEE C	144,000	60,000	—	84,000	144,000	No
4. EMPLOYEE D	216,000	36,000	10,000	170,000	216,000	Yes
5. EMPLOYEE E	250,000	52,000	10,000	200,000	262,000	Yes

Examples are illustrative only. Actual rate of return on money invested and needs of beneficiaries may vary considerably.

LIFE INSURANCE WORKSHEET

	Amount of Insurance	Instructions	Total Amount Withheld
Basic Life			
1. Your current actual rate of annual basic pay	$	Enter below the number of thousands of insurance (line 4 without the last 3 zeros) ↓	Enter below the per $1,000 withholding rate for Basic Life (from table at bottom of page) ↓
2. If not an exact thousand, round to the next higher $1,000	$		
3. Add $2,000	+ 2,000		
4. Your Basic Insurance Amount (the total of lines 2 and 3, or $10,000, if greater)	$	X	= $
—Extra Benefit— (if any)		Your Age at Death / Age Multiplication Factor: 35 or under 2.0; 36 1.9; 37 1.8; 38 1.7; 39 1.6; 40 1.5; 41 1.4; 42 1.3; 43 1.2; 44 1.1; 45 and over 1.0	There is no additional cost to you for the Extra Benefit.
5. Your Basic Insurance Amount (from line 4)	$		
6. Age Multiplication Factor (from table on the right)	X		
7. Total amount of Basic Life Insurance at your present age, including the Extra Benefit (if any)	$		
Option A—Standard			
8. Amount of Insurance ($10,000)	$	Enter cost for your age group from table at the bottom of the page →	$
Option B—Additional			
9. Your current actual rate of annual basic pay	$	Enter below the number of thousands of insurance (line 12 without the last 3 zeros) ↓	Enter below the per $1,000 withholding rate for your age group for Option B—Additional (from chart at bottom of page) ↓
10. If not an exact thousand round to the next higher $1,000	$		
11. Number of multiples you elect (1, 2, 3, 4 or 5)	X		
12. Amount of Option B—Additional insurance (line 10 times line 11)	$	X	= $
Option C—Family			
13. Insurance on spouse — $5,000 Insurance on each child — $2,500		Enter withholding for your age group from table at the bottom of the page →	$
TOTAL AMOUNT OF INSURANCE ON EMPLOYEE (line 7, plus line 8, plus line 12)	$	TOTAL WITHHOLDING FOR INSURANCE ON EMPLOYEE AND FAMILY (IF OPTION C—FAMILY WAS ELECTED)	$

NOTE: A change in your actual rate of annual basic pay may change the amount of insurance you have and the withholding for it. Your age also affects the amount of insurance and withholdings. These changes will occur automatically. See page 4 for the effect of retirement on your insurance coverage.

TABLE OF WITHHOLDING RATES

Your Age	Basic Life		Option A—Standard		Option B—Additional		Option C—Family	
	Withholding per $1,000 Insurance		Withholding for $10,000 Insurance		Withholding per $1,000 Insurance		Withholding	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Under age 35	$.20	$.433	$.55	$1.19	$.04	$.087	$.30	$.65
35 through 39			.70	1.52	.05	.108	.31	.67
40 through 44			1.00	2.17	.08	.173	.52	1.13
45 through 49			1.60	3.47	.16	.347	.72	1.56
50 through 54			2.70	5.85	.27	.585	1.10	2.38
55 through 59			6.00	13.00	.60	1.300	2.00	4.33
60 and over			7.50	16.25	.95	2.058	3.00	6.50

Sample Election Form

This is a sample of your Life Insurance Election form, SF 2817. It has been completed for "Employee B," whose insurance is described in the second example of page 11.

FEGLI

LIFE INSURANCE ELECTION
Federal Employees' Group Life Insurance Program

See Privacy Act Information on Back of Part 3

1 General Instructions: By law, a person who is not excluded from coverage automatically has Basic Life insurance, unless he or she waives all coverage. When you first become eligible for FEGLI, you have the choice of (1) electing Basic Life and any or all of the options, (2) electing Basic Life but declining all of the options, or (3) waiving all life insurance coverage. If you are changing your election, see page 6.

To complete this form:
- Read page 6 carefully
- Type or print in ink
- Do not separate the parts. Your employing office must certify the completed form and will return your copy to you. This form should be kept with your SF 2817A (SF 2817B for Postal Employees).

2 Fill in identifying information

Name (Last) (First) (Middle)	Date of Birth (Month, Day, Year)	Social Security Number
Employee B's Name	10/4/61	999 99 9999
Employing Department or Agency	**Agency Location (City, State, Zip Code)**	
Social Security Administration	Baltimore, Maryland 99999	

3 **To elect Basic Life,** sign and date below. If you do not elect Basic Life, you may not elect any form of optional insurance. If you do not want any insurance at all, skip to section 5.

Basic Life — **I want the Basic Life insurance.** I authorize deductions to pay my share of the cost.

Signature (Do not print): Employee B's Signature — Date (Month, Day, Year): 5/11/85

4 **If you have elected Basic Life, you may elect any or all of the following options.** Sign the box below for any option(s) you want. (You will not have coverage for any option(s) for which you do not sign.)

Option A - Standard	Option B - Additional	Option C - Family
I want the Standard $10,000 optional insurance. I authorize deductions to pay the full cost.	I want the Additional optional insurance in the multiple of my annual basic pay I indicate below. I authorize deductions to pay the full cost. (Indicate multiple by marking "X" in the appropriate box. Do not mark more than one box.)	I want the Family optional insurance. I understand that in the event of the death of my spouse I would receive $5,000 and upon the death of a child I would receive $2,500. I authorize deductions to pay the full cost.
	☐ 1 times my pay ☒ 2 times my pay ☐ 3 times my pay ☐ 4 times my pay ☐ 5 times my pay	
Signature (Do not print): Employee B's Signature — Date: 5/11/85	Signature (Do not print): Employee B's Signature — Date: 5/11/85	Signature (Do not print): Employee B's Signature — Date: 5/11/85

5 **If you want NO life insurance coverage at all,** sign and date below.

Waiver of all Life Insurance Coverage — **I want no insurance coverage at all.** I understand that any insurance I have will stop at the end of the pay period in which my employing office receives this waiver and that I cannot get Basic Life insurance unless I (1) wait at least one year after I sign this form, (2) am under age 50 when I apply, AND (3) give satisfactory medical evidence of insurability. I understand that I cannot get any optional insurance unless I first have Basic Life.

Signature (Do not print) — Date

FOR EMPLOYING OFFICE USE ONLY

Certification	Date of receipt in employing office (mo, dy, yr)	Number of event permitting change
I certify that the above named employee is eligible for the insurance coverage he or she has elected above.		
Signature of Authorized Agency Official	Effective date of coverage (mo, dy, yr)	See Table of Effective Dates in SF 2817A or SF 2817B

Give your name and identifying information.

Sign for the insurance you want.

If you do not want any insurance, you must sign here.

- When you have completed the form, give all three copies to your employing office.
- Your employing office will return Part 3 to you after certifying it.
- Attach the certified copy of Part 3 to the inside back cover.

TABLE OF EFFECTIVE DATES: CHANGES IN LIFE INSURANCE ELECTION

Note: "Duty Status" means you must actually be on duty at your workplace and not on annual or sick leave, excused absence, or otherwise absent from duty.

Event allowing change	Change Permitted? (To enroll in any option, you must enroll or be enrolled in Basic Life)			
	Basic Life	**Option A—Standard**	**Option B—Additional**	**Option C—Family**
1. Approval of Request for Insurance (SF 2822) by OFEGLI.	Yes. **Coverage** is effective on 1st day in pay and duty status after date of approval by OFEGLI. **Deductions** begin with pay period in which coverage begins. **Time Limit**—employee must be in pay and duty status within 31 days after date of approval of SF 2822.	Yes. **Coverage** is effective on 1st day in pay and duty status on or after date of approval by OFEGLI **and** SF 2817 is received by agency. **Deductions** begin with pay period in which coverage begins. **Time Limit**—employee must submit SF 2817 and be in pay and duty status within 31 days after date of approval of SF 2822.	Yes. **Coverage** is effective on 1st day in pay and duty status on or after date of approval by OFEGLI **and** SF 2817 is received by agency. **Deductions** begin with pay period in which coverage begins. **Time Limit**—employee must submit SF 2817 and be in pay and duty status within 31 days after date of approval of SF 2822.	No change permitted for this event.
2. Your marriage or your acquisition of an eligible child.	No change is permitted for this event.	No change permitted for this event.	Yes. You may enroll if you are under age 36 and you may elect one multiple for each added family member. If you are under age 50 and you are enrolled for less than 5 multiples, you may increase the multiples by one for each added family member. **Coverage** is effective the first day in pay and duty status on or after SF 2817 is received by agency. **Deductions** increase with pay period in which coverage increases. **Time Limit**—SF 2817 must be received by agency within 60 days after date of event. (Time limit may be extended if event occurs during a period of separation or 60 days before separation.)	Yes, **Coverage** is effective the 1st day in pay and duty status on or after SF 2817 is received by agency. **Deductions** begin with pay period in which coverage begins. **Time Limit**—SF 2817 must be received within 60 days afater date of event. (Time limit may be exteded if event occurs during a period of separation, 60 days or less before separation, or during the year following waiver of basic life.)
3. Employee is reinstated after a break in service of at least 180 days in a position wherein he or she is not excluded from insurance by law or regulations.	Yes. Coverage is effective on the date the employee actually enters on duty in a pay status, if no new waiver is filed. Deductions begin with pay period in which coverage is effective.	Yes. **Coverage** is effective on the 1st day in pay and duty status on or after the SF 2817 affirmatively electing such coverage is received by agency. **Deductions** begin with pay period in which coverage is effective. **Time Limit**—Employee must submit SF 2817 affirmatively electing such coverage to his or her agency within 31 days after reinstatement.	Same as Option A—Standard.	Same as Option A—Standard.
4. Employee returns to Federal service after a break in service of at least 180 days in a position wherein he or she is excluded from insurance by law or regulations.	No. However, if employee is later converted to a non-excluded position the coverage becomes effective on the 1st day in pay and duty status on or after being converted to such a position. Deductions begin with pay period in which coverage is effective.	No. However, if employee is later converted to a non-excluded position, the coverage is effective on the 1st day the employee is converted to such a position wherein he or she is in a pay and duty status on or after the SF 2817 affirmatively electing such coverage is received by agency. **Deductions** begin with pay period in which coverage is effective. **Time Limit**—Employee must submit SF 2817 affirmatively electing such coverage to his or her agency within 31 days after conversion.	Same as Option A—Standard.	Same as Option A—Standard.
5A. Employee's initial waiver or subsequent cancellation of life insurance coverage or **5B.** Employee elects to reduce optional coverage.	A. Yes. **Coverage and deductions** stop on the last day of the pay period in which the agency receives SF 2817. **Time Limit**—none. Employee may waive coverage at any time. B. Not Applicable.	A. Same as Basic Life. B. Not Applicable.	A. Same as Basic Life. B. Yes. Employee may at any time reduce the number of multiples of pay. **Coverage and deductions** reduce effective the 1st day of the pay period after the agency receives SF 2817.	A. Same as Basic Life. B. Not Applicable.
6. Open Enrollment Period.	Yes. Subject to regulations promulgated for the Open Enrollment.	Same as Basic Life.	Same as Basic Life.	Same as Basic Life.

TABLE OF EFFECTIVE DATES: NEWLY ELIGIBLE EMPLOYEES, AND EMPLOYEES WHO SEPARATED PRIOR TO APRIL 1, 1981, AND LATER RETURN

	Employee Elects Basic Life	In addition to Basic Life, employee elects			Employee Waives All Coverage
		Option A—Standard	Option B—Additional	Option C—Family	
Coverage	Effective on first day in pay and duty status.	Effective on first day in pay and duty status on or after date SF 2817 is received by employing office.			If agency receives waiver during first pay period, it is effective on the day of receipt. If received after first pay period, waiver is effective on last day of pay period in which it is received.
Deductions	Begin with pay period in which coverage is effective.	Begin with pay period in which coverage is effective.			No deductions if agency receives waiver during first pay period. Basic life deductions, if begun, stop on the last day of the pay period in which waiver is received.

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